

UNITED STATES BANKRUPTCY COURT Case 05-38770 Doc 1 Filed 09/20/05 Entered 09/20/05 18:40:44 Desc Main Document Page 1 of 23 NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION		VOLUNTARY PETITION	
IN RE: (Name of Debtor - If individual, enter Last, First, Middle)		NAME OF JOINT DEBTOR (Spouse) (Last,First, Middle)	
MCCONNELL, LAURA L.			
ALL OTHER NAMES used by the debtor in the last 6 years		ALL OTHER NAMES used by the co-debtor in the last 6 years	
KRAGE, LAURA L. LUEDTKE, LAURA L.		NONE	
LAST 4 DIGITS OF SOCIAL SECURITY / TAX I.D. NUMBER		LAST 4 DIGITS OF SOCIAL SECURITY / TAX I.D. NUMBER	
3066			
STREET ADDRESS OF DEBTOR		STREET ADDRESS OF JOINT DEBTOR	
1657 WATERFORD ROAD NORTH AURORA, IL 60542		N/A	
County of Residence, etc.	KANE	County of Residence, etc	N/A
MAILING ADDRESS OF DEBTOR		MAILING ADDRESS OF JOINT DEBTOR	
166 FOXFORD CT. MACON, GA 31210		N/A	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR			
N/A			
INFORMATION REGARDING DEBTOR (Check applicable boxes)			
VENUE <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceeding the date of this petition, or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a Bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District			
TYPE OF DEBTOR <input checked="" type="checkbox"/> INDIVIDUAL(S) <input type="checkbox"/> CORPORATION <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> OTHER _____ <input type="checkbox"/> STOCKBROKER <input type="checkbox"/> COMMODITY BROKER <input type="checkbox"/> CLEARING BANK		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> § 304-Case Ancillary to Foreign proceeding	
NATURE OF DEBTS <input checked="" type="checkbox"/> CONSUMER / NON BUSINESS <input type="checkbox"/> BUSINESS		FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing fee attached <input type="checkbox"/> Filing fee to be paid in installments.(applicable to individuals only) Must attach signed application for the Court's consideration certifying hat the debtor is unable to pay fee except in installments. Rule 1006(b). See official form #3	
CHAPTER 11 SMALL BUSINESS <input type="checkbox"/> Debtor is a small business as defined in 11 USC § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 USC §			
STATISTICAL / ADMINISTRATIVE INFORMATION (Estimates only)		THIS SPACE FOR COURT USE ONLY	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
ESTIMATED NUMBER OF CREDITORS 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over <input type="checkbox"/>			
ESTIMATED ASSETS (in thousands of dollars) Under 50 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 1,000-99,000 <input type="checkbox"/> 100,000-over <input type="checkbox"/>			
ESTIMATED DEBTS (in thousands of dollars) Under 50 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 1,000-99,000 <input type="checkbox"/> 100,000-over <input type="checkbox"/>			

Voluntary Petition

(This page must be completed and filed in every case.)

PRIOR BANKRUPTCY CASE FILED WITHIN THE LAST 6 YEARS (If more than one attach additional sheet.)

Location where filed:	Case Number:	Date Filed:
N/A	N/A	N/A

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR

Name of Debtor:	Case Number:	Date Filed:
N/A	N/A	N/A
District:	Relationship:	Judge:
N/A	N/A	N/A

SIGNATURES

Signature(s) of Debtor(s) Individual /Joint

I declare under penalty of perjury that the information provided in this petition is true and correct.

(If Petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11 or 12 or 13 of Title 11, United States Code, understand the relief available under such chapter, and chose to proceed under chapter 7.

I request relief in accordnace with the chapter of title 11, United States Code specified in this petition.

/s/ LAURA L. MCCONNELL

Signature of Debtor

/s/

Signature of Joint Debtor

Telephone number (If not represented by attorney)

9/20/2005

Exhibit A

(To be completed if Debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made part of this petition.

Exhibit B

I, the Attorney for the Debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he,she or they) may proceed under Chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under such chapter.

/s/ John S. Biallas

9/20/2005

Signature of Attorney for Debtors

Date

Exhibit C

Does the Debtor own or have possession of any property that posesa thrat of imminent and identifiable harm to public health or safety?

☐ Yes and Exhibit C is attached and made a part of this petition.

☒ No

Signature of Attorney

/s/ John S. Biallas

Signature of Attorney for Debtors

John S. Biallas

Printed Name of Attorney for Debtors

Firm Name

3N918 Sunrise Lane

Address

Saint Charles, Illinois 60174

(630) 513-7878

Telephone Number

9/20/2005

Date

Signature of Debtor
(Corporation/ Partnership)

/s/

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

9/20/2005

Date

THE UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

SUMMARY OF SCHEDULES					
NAME OF SCHEDULE	ATTACHED YES/NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A-Real property	YES	1	\$0		
B-Personal Property	YES	3	\$12,540		
C-Property Claimed as Exempt	YES	1			
D-Creditor Holding Secured Claims	YES	1		\$0	
E-Creditors Holding Unsecured Priority Claims				\$0	
F-Creditors Holding Unsecured Nonpriority claims	YES	2		\$29,592	
G-Executory Contracts and Unexpired Leases	YES	1			
H-Codebtors					
I-Current Income of Individual Debtor(s)	YES	1			\$0
J-Current Expenditure of Individual Debtor(s)					\$0
Total number of sheets in all Schedules		10			
		Total Assets	\$12,540		
			Total Liabilities	\$29,592	

☒ THE DEBTOR HAS NO REAL PROPERTY TO REPORT ON SCHEDULE A

SCHEDULE A - REAL PROPERTY				
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	DEBTOR or SPOUSE or JOINT	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
TOTAL MARKET VALUE OF DEBTOR'S REALTY			\$0.00	

SCHEDULE B - PERSONAL PROPERTY (PAGE 1)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		DEBTOR	-	\$50.00
2. Checking, savings or other financial accounts, or other deposits.		OLD 2ND CHECKING ACCOUNT	-	\$50.00
3. Security deposits with public utilities, landlords and others.	×		-	\$0.00
4. Household goods and furnishings, including audio, video and computer equipment.		5 ROOMS OF FURNITURE AND MISC. HOUSEHOLD GOODS	-	\$0.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectables	×		-	\$0.00
6. Wearing apparel.		CLOTHING OF AN ADULT FEMALE	-	\$0.00
7. Furs and jewelry		WEDING RING AND COSTUME JEWELRY	-	\$0.00
8. Firearms and sports, photographic, and other hobby equipment.	×		-	\$0.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	×		-	\$0.00
10. Annuities. Itemize and and name each issuer	×		-	\$0.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize		IPPFA PENSION FUND (\$1421.98) & IMRF RETIREMENT FUND (\$ 5318.58	-	\$6,740.00
SUBTOTAL OF MARKET VALUES SCHEDULE B PAGE 1				\$6,840.00

SCHEDULE B - PERSONAL PROPERTY (PAGE 2)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Stock, and interests in incorporated and unincorporated businesses. Itemize	×		-	\$0.00
13. Interests in partnerships or joint ventures. Itemize.	×		-	\$0.00
14. Government and corporate bonds	×		-	\$0.00
15. Accounts Receivable	×		-	\$0.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×		-	\$0.00
17. Other liquidated debts owing debtor. Include Tax refunds. Give particulars.	×		-	\$0.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A.	×		-	\$0.00
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	×		-	\$0.00
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter-claims of the debtor, and rights to setoff claims.	×		-	\$0.00
21. Patents, copyrights and other intellectual property. Give particulars	×		-	\$0.00
22. Licenses, franchises, and other general intangibles. Give particulars	×		-	\$0.00
SUBTOTAL OF MARKET VALUES SCHEDULE B PAGE 2				\$0.00

SCHEDULE B - PERSONAL PROPERTY (PAGE 3)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobile, trucks, trailers, and other vehicles		1999 CHEVY CAVILIER \$1500.00 (IN TITLE WITH 16 YEAR OLD DAUGHTER. DAUGHTER'S CAR) 2001 FORD FOCUS \$4,000	-	\$5,500.00
24. Boats, motors, and accessories.	×		-	\$0.00
25. Aircraft and accessories	×		-	\$0.00
26. Office equipment, furnishings, and supplies	×		-	\$0.00
27. Machinery, fixtures, equipment, and supplies used in business.		HP DESKTOP COMPUTER/PRINTER	-	\$200.00
28. Inventory.	×		-	\$0.00
29. Animals.	×		-	\$0.00
30. Crops - growing or harvested give particulars.	×		-	\$0.00
31. Farming equipment and implements.	×		-	\$0.00
32. Farm supplies, chemicals, and feed.	×		-	\$0.00
33. Other personal Property of any kind not already listed. Itemize.	×		-	\$0.00
SUBTOTAL OF MARKET VALUES SCHEDULE B PAGE 3				\$5,700.00
TOTAL MARKET VALUE OF DEBTOR'S PERSONAL PROPERTY				\$12,540.00

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

- ☐ 11 U.S.C. § 522 (B) (1) EXEMPTIONS ARE CLAIMED.
(EXEMPTIONS UNDER FEDERAL BANKRUPTCY CODE)
- ☒ 11 U.S.C. § 522 (B) (2) EXEMPTIONS ARE CLAIMED.
(EXEMPTIONS UNDER THE LAW OF THE STATE OF ILLINOIS Ch 765 § 12-1001 ET SEQ)

Type of Exemption ; Applicable Statute granting Exemption; Exempt Amount			\$ Market Value
Debtor:			
<input type="checkbox"/>	Real Estate / Homestead; Ill. Code of Civil Pro. §12-901 ;	\$7,500	
<input checked="" type="checkbox"/>	Necessary Clothing; Ill. Code of Civil Pro. §12-1001(a);	All	\$0.00
<input checked="" type="checkbox"/>	Personal Property; Ill. Code of Civil Pro. §12-1001(b);	\$2,000	\$2,000.00
<input checked="" type="checkbox"/>	One Motor Vehicle ; Ill. Code of Civil Pro. §12-1001(c);	\$1,200	\$4,000.00
<input type="checkbox"/>	Tools of the Trade ; Ill. Code of Civil Pro. §12-1001(d) ;	\$750	
<input type="checkbox"/>	Health aids ; Ill. Code of Civil Pro. §12-1001(e);	All	
<input type="checkbox"/>	Ins. Proceeds & Benefits; Ill. Code of Civil Pro. §12-1001(f);	All	
<input type="checkbox"/>	Government Benefits ; Ill. Code of Civil Pro. §12-1001(g);	All	
<input type="checkbox"/>	Tort claims / Recoveries; Ill. Code of Civil Pro. §12-1001(h);	\$7,500	
<input checked="" type="checkbox"/>	Retirement ; Ill. Code of Civil Pro. §12-1006(a)-(c);	All	\$6,740.00
<input type="checkbox"/>	Workman's Comp. Claims; Ill. Code of Civil Pro. §12-1001(h) ;	All	
<input type="checkbox"/>	Other _____		

Co-Debtor:

<input type="checkbox"/>	Real Estate / Homestead; Ill. Code of Civil Pro. §12-901;	\$7,500	
<input type="checkbox"/>	Necessary Clothing; Ill. Code of Civil Pro. §12-1001(a) ;	All	
<input type="checkbox"/>	Personal Property; Ill. Code of Civil Pro. §12-1001(b) ;	\$2,000	
<input type="checkbox"/>	One Motor Vehicle ; Ill. Code of Civil Pro. §12-1001(c);	\$1,200	
<input type="checkbox"/>	Tools of the Trade ; Ill. Code of Civil Pro. §12-1001(d) ;	\$750	
<input type="checkbox"/>	Health Aids ; Ill. Code of Civil Pro. §12-1001(e);	All	
<input type="checkbox"/>	Ins. Proceeds & Benefits ; Ill. Code of Civil Pro. §12-1001(f);	All	
<input type="checkbox"/>	Government Benefits ; Ill. Code of Civil Pro. §12-1001(g) ;	All	
<input type="checkbox"/>	Tort claim / Recoveries ; Ill. Code of Civil Pro. §12-1001(h);	\$7,500	
<input type="checkbox"/>	Retirement; Ill. Code of Civil Pro. §12-1006(a)-(c) ;	All	
<input type="checkbox"/>	Workman's Comp. Claims; Ill. Code of Civil Pro. §12-1001(h) ;	All	
<input type="checkbox"/>	Other _____		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S ACCT. #, NAME AND MAILING ADDRESS	CODEBTOR; DATE CLAIM INCURRED; DESCRIPTION: NATURE OF LIEN & OTHER DATA				AMOUNT OF CLAIM UNSECURED PORTION
	Codebtor ?	NO	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		
	Codebtor ?	NO	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		
	Codebtor ?	NO	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		
	Codebtor ?	NO	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		
	Codebtor ?	No	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		
	Codebtor ?	No	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		
	Codebtor ?	No	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		
	Codebtor ?	No	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		
	Codebtor ?	No	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		
	Codebtor ?	No	Date claim Incurred		
	Husband,Wife,Joint or Community ?		Description of Property		
	Contingent, Disputed or Unliquidated ?		Mkt. Value		



THE DEBTOR HAS NO CREDITORS HOLDING
SECURED CLAIMS TO REPORT ON SCHEDULE D

Total D >

\$0.00

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

THE DEBTOR HAS NO CREDITORS HOLDING UNSECURED PRIORITY CLAIMS TO REPORT ON SCHEDULE E

TYPES OF PRIORITY CLAIMS LISTED BELOW, IF ANY

EXTENSIONS OF CREDIT IN AN INVOLUNTARY CASE.



WAGES, SALARIES AND COMMISSIONS



CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS



CERTAIN FARMERS AND FISHERMEN



DEPOSITS BY INDIVIDUALS



ALIMONY, MAINTENANCE OR SUPPORT



TAXES AND CERTAIN OTHER DEBTS OWED TO GOVERNMENTAL UNITS



COMMITMENTS TO MAINTAIN THE CAPITAL OF AN INSURED DEPOSITORY INSTITUTION

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM INCURRED & CONSIDERATION				TYPE OF PRIORITY		TOTAL AMOUNT OF CLAIM
	CODEBTOR ? AND OTHER DATA				AMOUNT ENTITLED TO PRIORITY		
	Date Incurred and Consideration				Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?				
	Husband, Wife, Joint or Community ?						
	Date Incurred and Consideration				Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?				
	Husband, Wife, Joint or Community ?						
	Date Incurred and Consideration				Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?				
	Husband, Wife, Joint or Community ?						
	Date Incurred and Consideration				Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?				
	Husband, Wife, Joint or Community ?						
	Date Incurred and Consideration				Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?				
	Husband, Wife, Joint or Community ?						
Total E >						\$0.00	

SCHEDULE F - CREDITORS WITH UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS AND ACCOUNT #		DATE OF CLAIM, CONSIDERATION AND OTHER DATA		TOTAL AMOUNT OF CLAIM
W7NNB-Victoria's Sectet PO BOX 659728 San Antonio, TX 78265-9728	DATE ?	7/05	OTHER DATA	\$225.12
	CONSIDERATION		-	
	CONSUMER GOODS			
Marshal Fields PO BOX 94578 Cleveland, OH 44101-4578	DATE ?	2005	OTHER DATA	\$992.05
	CONSIDERATION		-	
	CONSUMER GOODS			
Wells Fargo Financial Illinois 1248 N. lake St. Aurora, Il 60506	DATE ?	2005	OTHER DATA	\$1,016.72
	CONSIDERATION		-	
	PERSONAL NOTE			
Banana Republic PO BOX 530993 Atlanta, GA 32353-0993	DATE ?	2005	OTHER DATA	\$1,782.68
	CONSIDERATION		-	
	CONSUMER GOODS			
Best Buy po box 17298 Baltimore, MD 21297-1298	DATE ?	2005	OTHER DATA	\$1,768.29
	CONSIDERATION		-	
	CONSUMER GOODS			
Discover Card PO BOX 30395 Salt lake City, UT 84130-0395	DATE ?	2005	OTHER DATA	\$3,847.85
	CONSIDERATION		-	
	CREDIT CARD DEBT			
MBNA America PO BOX 15137 Wilmington, DE 19887-5137	DATE ?	2005	OTHER DATA	\$5,608.11
	CONSIDERATION		-	
	CREDIT CARD DEBT			
Capital One PO BOX 790216 Saint Louis, MO 63179-0216	DATE ?	2005	OTHER DATA	\$14,350.82
	CONSIDERATION		-	
	CREDIT CARD DEBT			
	DATE ?		OTHER DATA	-
	CONSIDERATION			
	DATE ?		OTHER DATA	-
	CONSIDERATION			
		Subtotal Sch. F Page 1		\$29,591.64

ADDITIONAL SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES		
NAME & ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE & THE NATURE OF DEBTOR'S INTEREST	RESIDENTIAL REAL PROPERTY ?



THE DEBTOR HAS NO EXECUTORY CONTRACTS OR UNEXPIRED LEASES TO REPORT ON SCHEDULE G

ADDITIONAL SCHEDULE H - CODEBTORS	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



THE DEBTOR HAS NO CODEBTORS TO REPORT ON SCHEDULE H

SCHEDULES I & J - CURRENT INCOME AND EXPENSES OF INDIVIDUAL DEBTOR(S)			
DEBTOR(S) MARITAL STATUS		MARRIED	
DEBTOR'S DEPENDANT'S NAMES; AGES & RELATIONSHIPS		DEBTOR(S) OCCUPATION	NAME AND ADDRESS OF EMPLOYER
JUSTIN M. KRAGE SON, AGE20		UNEMPLOYED	-

Income:

Monthly gross wages, salary, and commissions	DEBTOR:	CO-DEBTOR:
	\$0.00	\$0.00
Estimated monthly overtime	\$0.00	\$0.00
SUBTOTAL	\$0.00	\$0.00
<LESS PAYROLL DEDUCTIONS>		
a. Payroll taxes and social security	\$0.00	\$0.00
b. Insurance	\$0.00	\$0.00
c. Union Dues	\$0.00	\$0.00
d. Other	\$0.00	\$0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	\$0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	\$0.00
Regular income from operation of business, or profession, or farm	\$0.00	\$0.00
Income from real property	\$0.00	\$0.00
Interest and dividends	\$0.00	\$0.00
Maintenance or support for a dependent (listed above)	\$0.00	\$0.00
Social security or other government assistance (Specify)	\$0.00	\$0.00
Pension or retirement income	\$0.00	\$0.00
Other monthly income: (Specify)	\$0.00	\$0.00
(Specify)	\$0.00	\$0.00
TOTAL MONTHLY INCOME	\$0.00	\$0.00
TOTAL COMBINED MONTHLY INCOME	\$0.00	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

NONE

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Expenses:

Rent, or home mortgage payment. (including lot rental for mobile home)		\$0.00
<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	Real Estate taxes included ?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
Property insurance included ?		
Utilities: Electricity and heating fuel		\$0.00
Water and sewer		\$0.00
Telephone		\$0.00
Other:		\$0.00
Home maintenance (repairs and upkeep.)		\$0.00
Food		\$0.00
Clothing		\$0.00
laundry and dry cleaning		\$0.00
Medical and dental expenses		\$0.00
Recreation, entertainment, newspapers, etc		\$0.00
INSURANCE (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$0.00
life		\$0.00
Health		\$0.00
Auto		\$0.00
Other:		\$0.00
TAXES (not deducted from wages or included in home mortgage payments)		
(Specify):		\$0.00
INSTALLMENT PAYMENTS		
Auto		\$0.00
Other:		\$0.00
Maintainence etc. paid to others		\$0.00
Support for dependents not living at home		\$0.00
Regular expenses from operation of business		\$0.00
Other		\$0.00
TOTAL MONTHLY EXPENSES		\$0.00

(FOR CHAPTER 12 DEBTORS ONLY)

A. Total projected monthly income	\$0.00
B. Total projected monthly expenses	\$0.00
C. Excess income (A minus B)	\$0.00
D. Total amount to be paid into plan each:	\$0.00

In Re:

Case 05-38770

MC CONNELL, LAURA L.

Doc 1 Filed 09/20/05 Entered 09/20/05 18:40:44

Case # Desc Main

Document Page 14 of 23

United States Bankruptcy Court

Form 7. STATEMENT OF FINANCIAL AFFAIRS

NONE

☐

1. INCOME FROM EMPLOYMENT OR OPERATION OF A BUSINESS.

STATE THE GROSS AMOUNT OF INCOME THE DEBTOR HAS RECEIVED FROM EMPLOYMENT, TRADE, OR PROFESSION, OR FROM OPERATION OF THE DEBTOR'S BUSINESS FROM THE BEGINNING OF THIS CALENDAR YEAR TO THE DATE THIS CASE WAS COMMENCED. STATE ALSO THE GROSS AMOUNTS RECEIVED DURING THE TWO YEARS IMMEDIATELY PRECEDING THIS CALENDAR YEAR. IF A JOINT PETITION IS FILED STATE THE INCOME FOR EACH SPOUSE SEPERATELY.

DEBTOR GROSS EARNED INCOME
THIS CALENDER YEAR

\$9423.08

SPOUSE GROSS EARNED INCOME
THIS CALENDER YEAR

LAST YEAR

\$33180

SPOUSE LAST YEAR

YEAR BEFORE LAST

\$34644

SPOUSE YEAR BEFORE LAST

NONE

☐

2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

STATE THE AMOUNT OF INCOME RECEIVED BY THE DEBTOR OTHER THAN FROM EMPLOYMENT, TRADE, PROFESSION, OR OPERATION OF THE DEBTOR'S BUSINESS DURING THE TWO YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE. GIVE PARTICULARS. IF A JOINT PETITION IS FILED, STATE INCOME FOR EACH SPOUSE SEPERATELY.

DEBTOR OTHER INCOME
THIS CALENDER YEAR

11106.69

SPOUSE OTHER INCOME
THIS CALENDER YEAR

LAST YEAR

19040.04

SPOUSE LAST YEAR

YEAR BEFORE LAST

19040.04

SPOUSE YEAR BEFORE LAST

NONE

☐

3. PAYMENTS TO CREDITORS.

A. LIST ALL PAYMENTS ON LOANS, INSTALLMENT PURCHASES OF GOODS AND SERVICES, AND OTHER DEBTORS, AGGREGATING MORE THAN \$600 TO ANY CREDITOR, MADE WITHIN 90 DAYS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF CREDITOR PAID

DATE

PAYMENT

\$ OWED

DOUGLAS J. KRAGE 4 S. RIVER RD. NAPERVILLE, IL,
TRUST DEED TO EX-HUSBAND FILED 6/05

9/9/05

\$23,928.96

\$23,928.

COUNTYWIDE HOME LOANS 1ST MTG

9/9/05

\$121,004.4

\$121,004

1

.21

B. LIST ALL PAYMENTS MADE WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE TO OR FOR THE BENEFIT OF CREDITORS WHO ARE OR WERE INSIDERS.

NAME AND ADDRESS OF CREDITOR

RELATION

DATE

PAYMENT

\$ OWED

NONE

☒

4. SUITS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS.

A. LIST ALL SUITS TO WHICH THE DEBTOR IS OR WAS A PARTY WITHIN ONE YEAR IMMEDIATELY PRECEDING THE FILING OF THIS BANKRUPTCY CASE

CAPTION OF SUIT AND CASE #

NATURE

COURT

STATUS

NONE

☒

B. DESCRIBE ALL PROPERTY THAT HAS BEEN ATTACHED, GARNISHED OR SEIZED UNDER ANY LEGAL OR EQUITABLE PROCESS WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF SEIZING PERSON

DATE

DESRPTION & VALUE

NONE

☒

5. REPOSSESSIONS, FORECLOSURES AND RETURNS.

LIST ALL PROPERTY THAT HAS BEEN REPOSSESSED BY A CREDITOR, SOLD AT A FORECLOSURE SALE, TRANSFERRED THROUGH A DEED IN LIEU OF FORECLOSURE OR RETURNED TO THE SELLER WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE

DESCRIPTION / VALUE

NONE

☒

6. ASSIGNMENTS AND RECEIVERSHIPS

A. DESCRIBE ANY ASSIGNMENT OF PROPERTY FOR THE BENEFIT OF CREDITORS MADE WITHIN 120 DAYS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF ASSIGNEE

DATE

TERMS OF ASSIGNMENT ETC.

NONE

☒

NONE



B. LIST ALL PROPERTY WHICH HAS BEEN IN THE HANDS OF A CUSTODIAN, RECEIVER OR COURT APPOINTED OFFICIAL WITHIN 1 YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF CUSTODIAN	COURT & CASE #	DATE	DESCRIPTION / VALUE
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NONE



7. GIFTS

LIST ALL THE GIFTS OR CHARITABLE CONTRIBUTIONS MADE WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE EXCEPT ORDINARY AND USUAL GIFTS TO FAMILY MEMBERS AGGREGATING LESS THAN \$200 IN VALUE PER INDIVIDUAL FAMILY MEMBER AND CHARITABLE CONTRIBUTIONS AGGREGATING LESS THAN \$100 PER RECIPIENT.

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATION TO DEBTOR	DATE	DESCRIPTION / VALUE
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NONE



8. LOSSES

LIST ALL LOSSES FROM FIRE, THEFT, OTHER CASUALTY OR GAMBLING WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

DESCRIPTION / VALUE	DESCRIPTION OF CIRCUMSTANCES	DATE	INSURED?
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NONE



9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY.

LIST ALL PAYMENTS MADE OR PROPERTY TRANSFERRED BY OR ON BEHALF OF THE DEBTOR TO ANY PERSONS, INCLUDING ATTORNEYS, FOR CONSULTATION CONCERNING DEBT CONSOLIDATION, RELIEF UNDER THE BANKRUPTCY LAW OR PREPARATION OF A PETITION IN BANKRUPTCY WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF PAYEE	PAYOR	DATE	CONSIDERATION
---------------------------	-------	------	---------------

JOHN S. BIALLAS, ATTORNEY AT LAW
3N918 SUNRISE LANE
SAINT CHARLES, IL 60174

DEBTOR	9/20/2005	\$1,000.00
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NONE



10. OTHER TRANSFERS

LIST ALL OTHER PROPERTY, OTHER THAN PROPERTY TRANSFERRED IN THE ORDINARY COURSE OF BUSINESS OR FINANCIAL AFFAIRS OF THE DEBTOR, TRANSFERRED EITHER ABSOLUTELY OR AS SECURITY WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF TRANSFEREE	RELATION	DATE	PROPERTY / VALUE
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NONE



11. CLOSED FINANCIAL ACCOUNTS

LIST ALL FINANCIAL ACCOUNTS AND INSTRUMENTS HELD IN THE NAME OF THE DEBTOR FOR THE BENEFIT OF THE DEBTOR WHICH WERE CLOSED, SOLD, OR OTHERWISE TRANSFERRED WITHIN 1 YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE. INCLUDE CHECKING, SAVINGS, OR OTHER FINANCIAL ACCOUNTS, CERTIFICATES OF DEPOSIT, OR OTHER INSTRUMENTS; SHARES AND SHARE ACCOUNTS HELD IN BANKS, CREDIT UNIONS, PENSION FUNDS, COOPERATIVES, ASSOCIATIONS, BROKERAGE HOUSES AND OTHER FINANCIAL INSTITUTIONS.

NAME AND ADDRESS OF INSTITUTION	TYPE	ACCOUNT #	\$ AMOUNT	DATE
---------------------------------	------	-----------	-----------	------

5TH/3RD BANK ACCT	CHECKING	# 1600011876	\$0.00	8/05
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OLD 2ND	CHECKING	7232490651	\$0.00	8/05
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NONE



12. SAFE DEPOSIT BOXES

LIST EACH SAFE DEPOSIT BOX OR DEPOSITORY IN WHICH THE DEBTOR HAS OR HAD SECURITIES, CASH, OR OTHER VALUABLES WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF BANK, ETC.	NAME & ADDRESS OF ACCESSOR	CONTENTS, IF ANY	DATE
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NONE



13. SETOFFS

LIST ALL SETOFFS MADE BY ANY CREDITOR, INCLUDING A BANK, AGAINST A DEBT OR DEPOSIT OF THE DEBTOR WITHIN 90 DAYS PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF CREDITOR SETTING OFF DEBT	DATE	\$ AMOUNT
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NONE



14. PROPERTY HELD FOR ANOTHER PERSON.

LIST ALL PROPERTY OWNED BY ANOTHER PERSON THAT THE DEBTOR HOLDS OR CONTROLS.

NAME AND ADDRESS OF OWNER	DESCRIPTION	VALUE	LOCATION
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NONE



15. PRIOR ADDRESS OF DEBTOR.

IF THE DEBTOR HAS MOVED WITHIN THE LAST TWO YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE, LIST ALL PREMISES WHICH THE DEBTOR OCCUPIED DURING THAT PERIOD AND VACATED PRIOR TO THE COMMENCEMENT OF THIS CASE. IF A JOINT PETITION IS FILED, REPORT ALSO ANY SEPERATE ADDRESS OF EITHER SPOUSE.

PRIOR ADDRESSES OF DEBTOR(S)	OTHER NAMES USED BY DEBTOR(S)	FROM	TO
1657 WATERFORD RD., NORTH AURORA, IL 60542		2000	2005
	LAURA L. KRAGE	1981	2000
	LAURA L. LUEDTKE	2003	2005

NONE



16. SPOUSES AND FORMER SPOUSES.

IF THE DEBTOR RESIDES OR RESIDED IN A COMMUNITY PROPERTY STATE, COMMONWEALTH, OR TERRITORY (INCLUDING ALASKA, ARIZONA, CALIFORNIA, IDAHO, LOUISIANA, NEVADA, NEW MEXICO, PUERTO RICO, TEXAS, WASHINGTON, OR WISCONSIN) WITHIN THE SIX-YEAR PERIOD IMMEDIATELY PRECEDING THE COMMENCEMENT OF THE CASE, IDENTIFY THE NAME OF THE DEBTOR'S SPOUSE AND OF ANY FORMER SPOUSE WHO RESIDES OR RESIDED WITH THE DEBTOR IN THE COMMUNITY PROPERTY STATE.

NAME

17. ENVIRONMENTAL INFORMATION.

FOR THE PURPOSE OF THIS QUESTION, THE FOLLOWING DEFINITIONS APPLY:

"ENVIRONMENTAL LAW" MEANS ANY FEDERAL, STATE, OR LOCAL STATUTE OR REGULATION REGULATING POLLUTION, CONTAMINATION, RELEASES OF HAZARDOUS OR TOXIC SUBSTANCES, WASTES OR MATERIAL INTO THE AIR, LAND, SOIL, SURFACE WATER, GROUNDWATER, OR OTHER MEDIUM, INCLUDING, BUT NOT LIMITED TO STATUTES OR REGULATIONS REGULATING THE CLEANUP OF THOSE SUBSTANCES, WASTES, OR MATERIL.

"SITE" MEANS ANY LOCATION, FACILITY, OR PROPERTY AS DEFINED UNDER ANY ENVIRONMENTAL LAW, WHETHER OR NOT PRESENTLY OR FORMERLY OWNED OR OPERATED BY THE DEBTOR, INCLUDING, BUT NOT LIMITED TO DISPOSAL SITES.

"HAZARDOUS MATERIAL" MEANS ANYTHING DEFINED AS A HAZARDOUS WASTE, HAZARDOUS SUBSTANCE, TOXIC SUBSTANCE, HAZARDOUS MATERIAL, POLUTANT, OR CONTAMINANT, OR SIMILAR TERM UNDER AN ENVIRONMENTAL LAW.

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NONE



a. List the name and address of every site for which the debtor has received notice in writing by a government al unit that it may be liable or potentially liable under or in violation of an environmental law. Indicate the governmental unit, the date of the notice, and if known, the environmental law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

*DATE OF
NOTICE*

*ENVIRONMENTAL
LAW*

NONE



b. List the name and address of every site for which the debtor has provided notice to a government al unit of a release of hazardoous Material. Indicate the governmental unit, the date of the notice, and if known, the environmental law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

NONE



c. List all judicial or administrative proceedings, inclding settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

VENUE AND DOCKET NUMBER

STATUS OR DISPOSITION

NONE



18. NATURE, LOCATION AND NAME OF BUSINESS

A.. IF THE DEBTOR IS AN INDIVIDUAL, LIST THE NAMES AND ADDRESSES, TAXPAYER IDENTIFICATION NUMBERS, NATURE OF THE BUSINESSES AND BEGINNING AND ENDING DATES OF ALL BUSINESSES IN WHICH THE DEBTOR WAS AN OFFICER, DIRECTOR, PARTNER, OR MANAGING EXECUTIVE OF A CORPORATION, PARTNERSHIP, SOLE PROPRIETORSHIP, OR WAS A SELF-EMPLOYED PROFESSIONAL WITHIN SIX (6) YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE, OR IN WHICH THE DEBTOR OWNED 5 % OR MORE OF THE VOTING OR EQUITY SECURITIES WITHIN THE SIX (6) YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

B. IF THE DEBTOR IS A PARTNERSHIP, LIST THE NAMES AND ADDRESSES OF ALL BUSINESSES IN WHICH THE DEBTOR WAS A PARTNER OR OWNED 5 % OR MORE OF THE VOTING SECURITIES, WITHIN THE SIX (6) YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE..

C. IF THE DEBTOR IS A CORPORATION, LIST THE NAMES AND ADDRESSES OF ALL BUSINESSES IN WHICH THE DEBTOR WAS A PARTNER OR OWNED 5 % OR MORE OF THE VOTING SECURITIES WITHIN THE SIX (6) YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME & ADDRESS

TAXPAYER
ID NUMBER (EIN)

NATURE OF
BUSINESS

BEGINNING AND
ENDING DATES

THE



b. IDENTIFY ANY BUSINESS LISTED IN RESPONSE TO SUBDIVISION A. ABOVE, THAT IS "SINGLE ASSET REAL ESTATE" AS DEFINED IN 11U.S.C. §101.

NAMEADDRESS

THE FOLLOWING QUESTIONS ARE TO BE COMPLETED BY EVERY DEBTOR THAT IS A CORPORATION AND BY ANY INDIVIDUAL DEBTOR WHO IS OR HAS BEEN, WITHIN SIX (6) YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE, ANY OF THE FOLLOWING: AN OFFICER, DIRECTOR, MANAGING EXECUTIVE, OR OWNER OF MORE THAN FIVE PERCENT OF THE VOTING OR EQUITY SECURITIES OF A CORPORATION;; A PARTNER, OTHER THAN A LIMITED PARTNER, OF A PARTNERSHIP; A SOLE PROPRIETOR OR OTHERWISE SELF EMPLOYED.

(AN INDIVIDUAL OR JOINT DEBTOR should complete this portion of the statement only if the debtor is, or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within these six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS

NONE



a. LIST ALL BOOKKEEPERS AND ACCOUNTANTS WHO WITHIN SIX YEARS IMMEDIATELY PRECEDING THE FILING OF THIS BANKRUPTCY CASE KEPT OR SUPERVISED THE KEEPING OF BOOKS AND RECORDS OF THE DEBTOR.

NAME AND ADDRESSDATES SERVICES RENDERED

NONE



b. LIST ALL FIRMS AND INDIVIDUALS WHO WITHIN SIX YEARS IMMEDIATELY PRECEDING THE FILING OF THIS BANKRUPTCY CASE HAVE AUDITED THE BOOKS OF ACCOUNT AND RECORDS, OR PREPARED A FINANCIAL STATEMENT OF THE DEBTOR.

NAME AND ADDRESSDATES SERVICES RENDERED

NONE



c. LIST ALL FIRMS AND INDIVIDUALS WHO AT THE TIME OF THE COMMENCEMENT OF THIS CASE WERE IN POSSESSION OF THE BOOKS OF ACCOUNT AND RECORD OF THE DEBTOR. IF ANY OF THE BOOKS OF ACCOUNT AND RECORDS ARE NOT AVAILABLE, EXPLAIN.

NAME AND ADDRESSEXPLANATION FOR RECORDS NOT AVAILABLE

NONE



d. LIST ALL FINANCIAL INSTITUTIONS, CREDITORS AND OTHER PARTIES, INCLUDING MERCANTILE AND TRADE AGENCIES, TO WHOM A FINANCIAL STATEMENT WAS ISSUED WITHIN THE TWO YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE BY THE DEBTOR.

NAME AND ADDRESSDATE ISSUED

NONE



20. INVENTORIES

a. LIST THE DATES OF THE LAST TWO INVENTORIES TAKEN OF THE BUSINESS PROPERTY, THE NAME OF THE INVENTORY SUPERVISOR, AND THE DOLLAR AMOUNT AND BASIS OF THE INVENTORY.

DATE OF INVENTORY

SUPERVISOR

BASIS

\$ AMOUNT

NONE



b. LIST THE NAME AND ADDRESS OF THE PERSON HAVING POSSESSION OF THE RECORDS OF EACH OF THE TWO INVENTORIES REPORTED IN 18. A., ABOVE.

DATE OF INVENTORY

NAME & ADDRESS OF CUSTODIAN OF INVENTORY RECORDS

NONE



21. CURRENT PARTNERS, OFFICERS DIRECTORS AND SHAREHOLDERS.

a. IF THE DEBTOR IS A PARTNERSHIP, LIST THE NATURE AND PERCENTAGE INTEREST OF EACH MEMBER OF THE PARTNERSHIP.

NAME AND ADDRESS OF EACH PARTNER

NATURE

%

NONE



b. IF THE DEBTOR IS A CORPORATION, LIST ALL OFFICERS AND DIRECTORS OF THE CORPORATION AND EACH STOCKHOLDER WHO DIRECTLY OR INDIRECTLY OWNS, CONTROLS, OR HOLDS 5 % OR MORE OF THE VOTING SECURITIES OF THE CORPORATION.

NAME AND ADDRESS OF EACH OFFICER, DIRECTOR ETC.

TITLE

%

NONE



22. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS.

a. IF THE DEBTOR IS A PARTNERSHIP, LIST EACH MEMBER WHO WITHDREW FROM THE PARTNERSHIP WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF EACH WITHDRAWING PARTNER.

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NONE



b. FOR CORPORATIONS LIST ALL OFFICERS, OR DIRECTORS WHOSE RELATIONSHIPS TERMINATED WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THE CASE.

NAME AND ADDRESS OF EACH WITHDRAWING OFFICER, DIRECTOR ETC.

DATE

NONE



23. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTIONS FROM A CORPORATION.

IF THE DEBTOR IS A PARTNERSHIP OR CORPORATION, LIST ALL WITHDRAWALS OR DISTRIBUTIONS CREDITED OR GIVEN TO AN INSIDER, INCLUDING COMPENSATION IN ANY FORM, BONUSES, LOANS, STOCK REDEMPTION, OPTIONS EXERCISED AND ANY OTHER PERQUISITE DURING **ONE YEAR** IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAMES & ADDRESS OF RECIPIENT

RELATION

DATE

CONSIDERATION

NONE



IF THE DEBTOR IS A CORPORATON, LIST THE NAME AND FEDERAL TAXPAYER NUMBER OF THE PARENT CORPORATION OF ANY CONSOLIDATED GROUP OF TAX PURPOSES OF WHICH THE DEBTOR HAS BEEN A MEMBER AT ANY TIME WITHIN THE SIX-YEAR PERIOD IMMEDIATELY PRECEDING THE COMMENCEMENT OF THE CASE.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

NONE



IF THE DEBTOR IS NOT AN INDIVIDUAL, LIST THE NAME AND FEDERAL TAXPAYER IDENTIFICATION NUMBER OF ANY PENSION FUND TO WHICH THE DEBTOR, AS AN EMPLOYER, AS BEEN RESPONSIBLE FOR CONTRIBUTING AT ANY TIME WITHIN THE SIX-PERIOD IMMEDIATELY PRECEDING THE COMMENCEMENT OF THE CASE

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 9/20/2005 Signature /s/ LAURA L. MCCONNELL
of Debtor

Date 9/20/2005 Signature /s/
of Joint Debtor
(if any)

(if completed on behalf of a partnership or corporaton)

Date 9/20/2005 Signature /s/

Print Name and Title

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to the Debtor.)

☐ continuation sheets attached

Penalty for making a false statement: Fine up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept: **\$1,000.00**

Prior to the filing of this statement I have received: **\$1,000.00**

Balance Due: **\$0.00** This is a PRO BONO Case ☐

2. The source of the compensation paid to me was:

☒ THE DEBTOR ☐ OTHER: **SPECIFY**

3. The source of compensation to be paid to me is:

☒ THE DEBTOR ☐ OTHER: **SPECIFY**

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters subject to the right to withdraw for nonpayment of agreed fees;

e. If representation in adversary proceedings is required, an additional retainer of **\$500.00** with additional billings at the rate of **\$250.00** per hour has been agreed on with the debtor. **If these additional amounts are not paid in a timely fashion, counsel reserves the right to withdraw.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

N/A

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

ATTORNEY'S AFFIDAVIT IN COMPLIANCE WITH GENERAL RULE 39

Affiant is the attorney of record for the Debtors and has knowledge of the matters covered by this affidavit and has read the General Rule 39.

Affiant has not directly or indirectly solicited employment by the above named party or parties, and knows of no solicitation of said party or parties by any person that has resulted in the employment of the affiant, except [here state all exceptions, or if none state "no exceptions"]: **NO EXCEPTIONS**

Affiant has not paid, or promised to pay, and knows of no payment or promise of payment to the above named part, or parties, of the costs of this case or of the living or other expenses, of any party, or of any part of an attorney's fee already received or hereafter to be received, or of any portion of the recovery by suit or settlement to any person whatever other than the above named party or parties and the attorneys of record herein, except [here state all exceptions, or if none state "no exceptions"]: **NO EXCEPTIONS**

Affiant has filed contemporaneously herewith a signed copy of any written contingent fee agreement applicable to his compensation for representing the above named party or parties in this action and represents that a signed copy thereof has been furnished to each party whom he represents that his compensation for services in this case is not on a contingent basis.

SIGNED: /s/ John S. Biallas

DATED: 9/20/05

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

<i>a. PROPERTY TO BE SURRENDERED</i>				
<i>DESCRIPTION OF PROPERTY</i>		<i>CREDITOR'S NAME</i>		
None				

<i>b. PROPERTY TO BE RETAINED</i>				
<i>DESCRIPTION OF PROPERTY</i>	<i>CREDITOR'S NAME</i>	<i>REAFFIRMATION UNDER §524(C)</i>	<i>CLAIMED EXEMPT AND REDEEMED UNDER §722</i>	<i>LIEN AVOIDED UNDER §522(f) AND CLAIMED EXEMPT</i>
NONE				

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

/s/ LAURA L. MCCONNELL

Signature of Debtor

9/20/2005

Date

/s/

Signature of Joint Debtor

9/20/2005

Date